Case 19-13200-elf Doc 26 Filed 07/12/19 Entered 07/13/19 00:52:50 Desc Imaged

Certificate of Notice Page 1 of 4 Eastern District of Pennsylvania

Case No. 19-13200-elf In re: Giovanni Abreu Chapter 13 Debtor

CERTIFICATE OF NOTICE

Date Rcvd: Jul 10, 2019 District/off: 0313-4 User: Lisa Page 1 of 2 Form ID: 309I Total Noticed: 21

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 12, 2019.
db
                 +Giovanni Abreu,
                                     205 W. Green Street,
                                                             Reading, PA 19601-2703
                +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
tr
                  Reading, PA 19606-2265
                 +Bureau of Audit and Enforcement,
                                                       City of Allentown,
                                                                              435 Hamilton Street,
smg
                  Allentown, PA 18101-1603
                City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre
smg
                                             3501 Corporate Pkwy, P.O. Box 520,
                                                                                        Centre Valley, PA 18034-0520
smg
                +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
sma
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg
                +United States Trustee, Office of the U.S. Trustee,
                                                                              200 Chestnut Street, Suite 502,
ust
                  Philadelphia, PA 19106-2908
                Philadelphia, PA 19100-2900

+Bridge Crest, 7300 E Hampton Ave #101, Mesa, AZ 85209-3324

+Citadel Federal Credit Union, Weltman, Weinberg & Reis Co., LPA,

170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334
14342023
14342024
14330884
                 +M&T Bank,
                               c/o Kevin G. McDonald, Esquire,
                                                                    701 Market Street,
                                                                                          Suite 5000,
                  Philadelphia, PA 19106-1541
14342026
                ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511,
                                                                                                HOLMDEL NJ 07733-1976
                 (address filed with court: Met Ed, 2800 Pottsville Pike, Reading, PA 19605)
                 +Nationwide Insurance, 124 N 9th St, Philadelphia, PA 19107-2401
14342027
14342028
                 Progressive Insurance,
                                            1303 Vine St #127, Philadelphia, PA 19107
                 +U.S. Bank National Association, et. al,
                                                               c/o Stern & Eisenberg, PC, 1581 Main Street,
14330498
                                Warrington, PA 18976-3403
                  Suite 200.
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: NOIJTB@juno.com Jul 11 2019 03:18:43 JOSEPH T. BAMBRICK, JR.,
                  Joseph T. Bambrick Jr. Esq., 529 Reading Avenue, Suite K,
                                                                                       West Reading, PA 19611
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2019 03:19:14
smg
                  Pennsylvania Department of Revenue,
Harrisburg, PA 17128-0946
                                                                                     P.O. Box 280946,
                                                            Bankruptcy Division,
                 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2019 03:19:32
                                                                                                  U.S. Attorney Office,
sma
                  c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14352536
                 E-mail/Text: camanagement@mtb.com Jul 11 2019 03:19:00
                                                                                  M&T BANK, PO BOX 840,
                  Buffalo, NY 14240
14342025
                 E-mail/Text: camanagement@mtb.com Jul 11 2019 03:19:00
                                                                                  M&T Bank,
                                                                                                50 N. 5th Street,
                  Reading, PA 19601
                 +EDI: RMSC.COM Jul 11 2019 07:13:00
14326842
                                                            Synchrony Bank,
                                                                               c/o of PRA Receivables Management, LLC,
                  PO Box 41021, Norfolk, VA 23541-1021
                                                                                                     TOTAL: 6
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14342022
                 Air Resources Inc
                +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100.
aty*
                  Reading, PA 19606-2265
                                                                                                     TOTALS: 1, * 1, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2019 Signature: /s/Joseph Speetjens

Certificate of Notice Page 2 of 4

District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Jul 10, 2019

Form ID: 309I Total Noticed: 21

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

DANIEL P. JONES on behalf of Creditor U.S. Bank National Association, et. al

TOTAL: 6

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

		lice Paye 3 UI 4				
Information to	nformation to identify the case:					
Debtor 1	Giovanni Abreu	Social Security number or ITIN xxx-xx-9155				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 5/16/19				
Case number: 19	–13200–elf					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Giovanni Abreu	
2.	All other names used in the last 8 years		
3.	Address	205 W. Green Street Reading, PA 19601	
	Debtede etterness	JOSEPH T. BAMBRICK JR.	Contact phone (610) 372-6400
4.	Debtor's attorney Name and address	Joseph T. Bambrick Jr. Esq. 529 Reading Avenue, Suite K West Reading, PA 19611	Email: NO1JTB@juno.com
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779–1313
			Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M.
	You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (610)2085040
			Date: 7/10/19

For more information, see page 2

Debtor Giovanni Abreu Case number 19–13200–elf

7.	be questioned under oath. In a joint	August 6, 2019 at 02:00 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	Filing deadline: 10/5/19 a discharge	
		a complaint if you want to have a particular debt excepted from cunder 11 U.S.C. § 523(a)(2) or (4).	discharge	
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/25/19	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 11/12/19	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan		The debtor has filed a plan. This plan proposes payment to the trustee of \$190.48 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9/24/19 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601		
10	D. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have questions about your rights in this case.			
11	Leading a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	2. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distribut to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the lad does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law	
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a However, unless the court orders otherwise, the debts will not be discharged until all payments under are made. A discharge means that creditors may never try to collect the debt from the debtors persona as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the control you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 132 must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		scharged until all payments under the plan the debt from the debtors personally except ed from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you		